

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Brian D. Matson
Angela M. Matson
Debtor(s)**

Bankruptcy Case No.: 17-22468-GLT
Issued Per 9/26/20019 Proceeding
Chapter: 13
Docket No.: 123 - 104
Concil. Conf.: December 19, 2019 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(I.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 25, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,857.00 as of October, 2019. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Dec. 19, 2019 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- H. Additional Terms: (1) Fay Financial Claim No. 2 to be paid per trial. Mod Amt (2) The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the modified plan interest in a monthly amount to be determined by Trustee to pay in full: Claim No. 4 of Westmoreland Community FCU. (3) The post petition utility claim of Peoples Natural Gas Co., LLC is a priority administrative claim to be paid per order entered.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

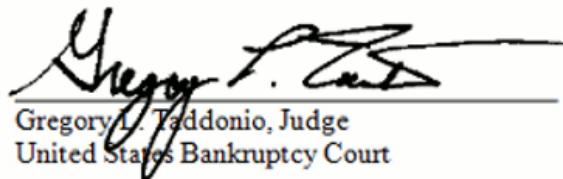
B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

- A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.
- B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).
- C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.
- D. Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.
- E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.
- F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory L. Taddonio, Judge
United States Bankruptcy Court

Dated: September 30, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Brian D. Matson
Angela M. Matson
Debtors

Case No. 17-22468/GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
Form ID: 149

Page 1 of 2
Total Noticed: 37

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db/jdb +Brian D. Matson, Angela M. Matson, 1410 Route 286, Export, PA 15632-1958
aty +The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232,
UNITED STATES 15232-1700
cr +PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G,
GREENSBURG, PA 15601-3734
cr +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr +Peoples TWP LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
cr +WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS, ROBERTSON, ANSCHUTZ & SCHNEID, P.L.,
6409 Congress Ave., Suite 100, boca raton, FL 33487-2853
14656421 #+Aarons, 5142 Ste. 155 Route 30, Greensburg, PA 15601-7865
14656424 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 W. 12 Mile Rd.,
Southfield, MI 48034)
14656426 ++CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500,
PLANO TX 75093-4805
(address filed with court: Credit Protection Assoc., 13355 Noel Rd., Suite 2100,
Dallas, TX 75240)
14645337 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
14723436 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,
Carol Stream, IL 60197-5008
14707271 Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14671255 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
14656431 Pennymac, PO Box 514387, Los Angeles, CA 90051-4387
14679846 +Peoples Gas Company LLC, f/k/a Peoples TWP LLC, c/o S. James Wallace, P.C.,
845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14699480 Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco,
Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
14656433 ++WESTMORELAND COMMUNITY FCU, 1007 GEORGES STATION RD, GREENSBURG PA 15601-6982
(address filed with court: Westmoreland Community FCU, 1007 Georges Station Road,
Greensburg, PA 15601)
14656434 +Westmoreland Fed Emp FCU, 238 S Pennsylvania Ave., Greensburg, PA 15601-3007

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14656422 E-mail/Text: bankruptcy@usecapital.com Oct 01 2019 04:10:39 Capital Accounts LLC,
PO Box 140065, Nashville, TN 37214-0065
14656423 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Oct 01 2019 04:12:15 Capital One,
P.O. Box 30285, Salt Lake City, UT 84130-0285
14656425 E-mail/PDF: creditonebknotifications@resurgent.com Oct 01 2019 04:13:22 Credit One Bank,
P.O. Box 98873, Las Vegas, NV 89193-8873
14644314 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 01 2019 04:09:38 First Energy,
800 Cabin Hill Drive, Greensburg, PA 15601-1650
14656428 E-mail/Text: JCAP_BNC_Notices@jcapi.com Oct 01 2019 04:09:51 Jefferson Capital Systems,
16 McLeland Road, Saint Cloud, MN 56303
14702267 E-mail/Text: JCAP_BNC_Notices@jcapi.com Oct 01 2019 04:09:51 Jefferson Capital Systems LLC,
PO Box 7999, Saint Cloud Mn 56302-9617
14656429 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:26 LVNV Funding,
P.O. Box 10497, Greenville, SC 29603-0497
14699814 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:55
LVNV Funding, LLC its successors and assigns as, assignee of Bluestem Brands, Inc.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14724605 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:24
LVNV Funding, LLC its successors and assigns as, assignee of Sears National Bank,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699732 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:24
LVNV Funding, LLC its successors and assigns as, assignee of Windstream Communications,,
Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699730 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:24
LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,,
LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14699723 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 01 2019 04:12:27
LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital,
Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14656430 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 01 2019 04:09:31 Midland Funding LLC,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
14714916 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 01 2019 04:09:31 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
14699780 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 01 2019 04:12:19
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14689567 E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM Oct 01 2019 04:12:27 Verizon,
by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

District/off: 0315-2

User: dbas
Form ID: 149

Page 2 of 2
Total Noticed: 37

Date Rcvd: Sep 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14686921 +E-mail/Text: pconley@westmorelandfcu.org Oct 01 2019 04:10:07
WESTMORELAND COMMUNITY FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE,
GREENSBURG, PA 15601-5536
14656432 E-mail/Text: bankruptcy@firstenergycorp.com Oct 01 2019 04:09:38 West Penn Power,
1310 Fairmont Avenue, Fairmont, WV 26554-3526
14716307 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 01 2019 04:09:38 West Penn Power,
5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PennyMac Loan Services, LLC
cr WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS
cr Wilmington Trust, National Association
cr* Fay Servicing LLC, PO Box 814609, Dallas, TX 75381-4609
14656427* +First Energy, 800 Cabin Hill Drive, Greensburg, PA 15601-1650
14656435* +Westmoreland Fed. Emp. FCU, 238 S Pennsylvania Ave., Greensburg, PA 15601-3007
TOTALS: 3, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on September 30, 2019 at the address(es) listed below:

Adam Bradley Hall on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 amps@manleydeas.com
James Warmbrodt on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 C/O FAY SERVICING LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor WILMINGTON TRUST, NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS TRUSTEE FOR MFRA TRUST 2014-2 bkgroup@kmllawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PennyMac Loan Services, LLC jill@pkallc.com, chris.amann@pkallc.com;nick.bracey@pkallc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com ;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Joseph Paul Covelli on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com
Karina Velter on behalf of Creditor Wilmington Trust, National Association amps@manleydeas.com
Matthew M. Herron on behalf of Joint Debtor Angela M. Matson mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron on behalf of Debtor Brian D. Matson mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron on behalf of Attorney The Debt Doctors, LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winneccour cmevf@chapter13trusteeewdpa.com
S. James Wallace on behalf of Creditor Peoples Gas Company LLC, f/k/a Peoples TWP LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com
S. James Wallace on behalf of Creditor Peoples TWP LLC sjw@sjwpgh.com, srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 13